

### The Claims

1-25. (Canceled).

26. (Currently amended) A computerized method comprising:  
maintaining a payment account in a user-accessible electronic wallet  
corresponding to a particular user; and  
restricting where funds in ~~[[a]]~~ the payment account, ~~maintained in an~~  
~~electronic wallet corresponding to a particular user,~~ can be spent.

27. (Withdrawn) A method as recited in claim 26, wherein the  
restricting comprises restricting whether funds can be transferred to another  
payment account.

28. (Original) A method as recited in claim 26, wherein the restricting  
comprises restricting which on-line merchants the funds can be spent at.

29. (Original) A method as recited in claim 26, further comprising  
limiting, via an expiration date, when the payment account can be spent.

30. (Original) A method as recited in claim 28, wherein the on-line  
merchants that the funds can be spent at are a group of merchants that changes  
over time.

31. (Original) A method as recited in claim 26, further comprising restricting how the funds in the payment account can be combined with funds from another payment account prior to being spent.

32. (Original) A method as recited in claim 26, wherein the payment account comprises one of: a credit card account, a debit card account, a gift certificate account, a rebate account, a cash account, an allowance account, or a reward account.

33. (Original) A method as recited in claim 26, further comprising restricting different payment accounts in the electronic wallet in different manners.

34-42. (Canceled).

43. (New) A method as recited in claim 26, further comprising maintaining, in the electronic wallet, restrictions regarding where the funds in the payment account can be spent.

44. (New) One or more computer readable media having stored thereon instructions that, when executed by one or more processors, causes the one or more processors to:

maintain a payment account in a user-accessible electronic wallet corresponding to a particular user; and

restrict where funds in the payment account can be spent.

45. (New) One or more computer readable media as recited in claim 44, wherein to restrict where funds in the payment account can be spent is to restrict which on-line merchants the funds can be spent at.

46. (New) One or more computer readable media as recited in claim 44, wherein the instructions further cause to one or more processors to limit, via an expiration date, when the payment account can be spent.

47. (New) One or more computer readable media as recited in claim 45, wherein the on-line merchants that the funds can be spent at are a group of merchants that changes over time.

48. (New) One or more computer readable media as recited in claim 44, wherein the instructions further cause the one or more processors to restrict how the funds in the payment account can be combined with funds from another payment account prior to being spent.

49. (New) One or more computer readable media as recited in claim 44, wherein the payment account comprises one of: a gift certificate account, a rebate account, an allowance account, or a reward account.

50. (New) One or more computer readable media as recited in claim 44, wherein the instructions further cause the one or more processors to restrict different payment accounts in the electronic wallet in different manners.

51. (New) One or more computer readable media as recited in claim 44, further comprising maintaining, in the electronic wallet, restrictions regarding where the funds in the payment account can be spent.

52. (New) A system comprising:  
means for maintaining a payment account in a user-accessible electronic wallet corresponding to a particular user; and  
means for restricting where funds in the payment account can be spent.

53. (New) A system as recited in claim 52, wherein the means for restricting comprises means for restricting how the funds in the payment account can be combined with funds from another payment account prior to being spent.

54. (New) A system as recited in claim 52, further comprising maintaining, in the electronic wallet, restrictions regarding where the funds in the payment account can be spent.